

providing the service to the user terminal according to said service request;

requesting [collecting a charged fee from said user by] a charge collection from an accounting terminal[, which fee is reflected by] based on said service request [provided by said service provider terminal]; and

providing said [generating service request data and digital signature data on said user terminal, transmitting the service request data and the digital signature data via the network to said service provider terminal, the] service request [data for requesting desired service for the user from said service provider terminal and the] and said digital signature [data is created based on said service request data,

wherein

the charge collection terminal is provided individually from said service provider terminal] to said accounting terminal when a disclosure request of service requests and digital signatures is received.

Please cancel claims 10-16 without prejudice.

Please add the following new claims:

--17. The method according to claim 9, wherein said digital signature is generated only by said user.

18. The method according to claim 9, wherein said service provider verifies said digital signature received from said user terminal, and said service provider provides the service to the user if said digital signature is valid.

19. The method according to claim 9, wherein

said service provider verifies said digital signature received from said user terminal, and said service provider rejects the service request from the user terminal if the user falls behind in his payment.

20. The method according to claim 9, wherein  
said service request from the user terminal includes a user name, bank account information, a name of service provider, a name of the service to be provided, date and time.

21. The method according to claim 9, wherein  
said charge collection request to said accounting terminal includes a user name, a bank account information and amount of fee.

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22. The method according to claim 9, wherein  
said charge collection request to said accounting terminal includes said service request and said digital signature received from the user terminal.

23. The method according to claim 9, wherein  
said disclosure requests of said service requests and digital signatures is received from the user.

24. The method according to claim 9, wherein  
said service provider charges a fee to the user based on a time period said service is provided to the user.

25. The method according to claim 9, wherein  
said service provider charges a fee to the user based on contents provided to the user.

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26. A method for accounting for a fee concerning service provided to a user by a service provider to a user, comprising steps the of:

receiving from said service provider a charge collection request based on a service request sent from the user to said service provider;

informing said charge collection to the user based on said charge collection request received from said service provider; and

verifying validity of the charge based on said service request and digital signature generated based on said service request when an objection to the fee is received from the user.

27. The method according to claim 26, wherein the service request and the digital signature for verifying are provided from the user.

28. The method according to claim 27, wherein the service requests and the digital signature for verifying are provided via a storage medium connectable to a user terminal.

29. The method according to claim 26, wherein the service request and the digital signature for verifying are provided from the service provider.

30. A method for requesting service of a service provider comprising the steps of:

providing a service request requesting desired service for the user from the service provider and a digital signature created based on said service request to said service provider; and

storing said service request and said digital signature in a storage medium,

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wherein when the user objects to a charge, in response to a charge collection notice from an accounting terminal, the user enables a sending of data stored in said storage medium to said accounting terminal.

31. The method according to claim 30, wherein said storage medium is connectable to said user terminal, and the user sends said data stored in said storage medium by submitting said storage medium.

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32. A storage medium connectable to a user terminal operated by the user, the storage medium prepared by the steps of: generating a service request sent to a service provider from the user terminal and a digital signature generated based on said service request; and storing the service request and the digital signature on the storage medium.

33. The storage medium according to claim 32, wherein said service request and digital signature stored in said storage medium are impossible for the user to rewrite.

34. The storage medium according to claim 32, wherein said storage medium has information used for generating said digital signature.

35. The storage medium according to claim 34, wherein said information includes the personal information of the user.

36. The storage medium according to claim 35, wherein said personal information includes a user name and a bank account number of user.

37. A system for providing a service to a user, comprising:  
means for receiving a service request requesting desired service for the user from a service provider and a digital signature generated based on said service request from a user terminal;  
means for providing the service to the user terminal according to said service request;  
means for requesting a charge collection from an accounting terminal based on said service request; and  
means for providing said service request and said digital signature to said accounting terminal when a disclosure request of service requests and digital signatures is received.

38. The system according to claim 37, wherein said digital signature is generated only by said user.

39. The system according to claim 37, wherein said service provider verifies said digital signature received from said user terminal, and said service provider provides the service to the user if said digital signature is valid.

40. The system according to claim 37, wherein said service provider verifies said digital signature received from said user terminal, and said service provider rejects the service request from the user terminal if the user falls behind in his payment.

41. The system according to claim 37, wherein said service request from the user terminal includes a user name, bank account information, a name of service provider, a name of the service to be provided, date and time.

42. The system according to claim 37, wherein

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said charge collection request to said accounting\* terminal includes a user name, a bank account information and amount of fee.

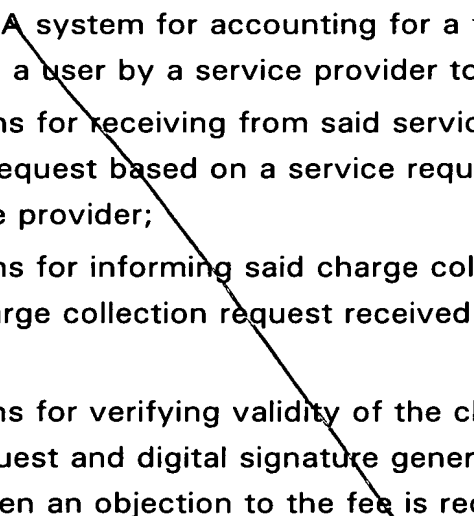
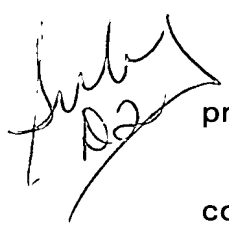
43. The system according to claim 37, wherein  
said charge collection request to said accounting terminal includes said service request and said digital signature received from the user terminal.

44. The system according to claim 37, wherein  
said disclosure requests of said service requests and digital signatures is received from the user.

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45. The system according to claim 37, wherein  
said service provider charges a fee to the user based on a time period said service is provided to the user.

46. The system according to claim 37, wherein  
said service provider charges a fee to the user based on contents provided to the user.

47. A system for accounting for a fee concerning service provided to a user by a service provider to a user, comprising:  
means for receiving from said service provider a charge collection request based on a service request sent from the user to said service provider;  
means for informing said charge collection to the user based on said charge collection request received from said service provider; and  
means for verifying validity of the charge based on said service request and digital signature generated based on said service request when an objection to the fee is received from the user.



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48. The system according to claim 26, wherein the service request and the digital signature for verifying are provided from the user.

49. The system according to claim 27, wherein the service requests and the digital signature for verifying are provided via a storage medium connectable to a user terminal.

50. The system according to claim 26, wherein the service request and the digital signature for verifying are provided from the service provider.

51. A system for requesting service of a service provider comprising:

means for providing a service request requesting desired service for the user from the service provider and a digital signature created based on said service request to said service provider; and

means for storing said service request and said digital signature in a storage medium,

wherein when the user objects to a charge, in response to a charge collection notice from an accounting terminal, the user enables a sending of data stored in said storage medium to said accounting terminal.

52. The system according to claim 30, wherein said storage medium is connectable to said user terminal, and the user sends said data stored in said storage medium by submitting said storage medium.

53. A system for providing a service to a user, comprising: a service provider for receiving from a user terminal a service request requesting desired service for the user and a digital signature

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generated based on said service request, wherein the service provider

provides the service to the user terminal according to said service request,

requests a charge collection from an accounting terminal based on said service request, and

provides said service request and said digital signature to said accounting terminal when a disclosure request of service requests and digital signatures is received.

54. The system according to claim 53, wherein said digital signature is generated only by said user.

55. The system according to claim 53, wherein said service provider verifies said digital signature received from said user terminal, and said service provider provides the service to the user if said digital signature is valid.

56. The system according to claim 53, wherein said service provider verifies said digital signature received from said user terminal, and said service provider rejects the service request from the user terminal if the user falls behind in his payment.

57. The system according to claim 53, wherein said service request from the user terminal includes a user name, bank account information, a name of service provider, a name of the service to be provided, date and time.

58. The system according to claim 53, wherein said charge collection request to said accounting terminal includes a user name, a bank account information and amount of fee.



59. The system according to claim 53, wherein said charge collection request to said accounting terminal includes said service request and said digital signature received from the user terminal.

60. The system according to claim 53, wherein said disclosure requests of said service requests and digital signatures is received from the user.

61. The system according to claim 53, wherein said service provider charges a fee to the user based on a time period said service is provided to the user.

62. The system according to claim 53, wherein said service provider charges a fee to the user based on contents provided to the user.

63. A system for accounting for a fee concerning service provided to a user by a service provider to a user, comprising:  
an accounting terminal for receiving from said service provider a charge collection request based on a service request sent from the user to said service provider, wherein the accounting terminal informs said charge collection to the user based on said charge collection request received from said service provider, and verifies validity of the charge based on said service request and digital signature generated based on said service request when an objection to the fee is received from the user.

64. The system according to claim 63, wherein the service request and the digital signature for verifying are provided from the user.

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65. The system according to claim 64, wherein the service requests and the digital signature for verifying are provided via a storage medium connectable to a user terminal.

66. The system according to claim 63, wherein the service request and the digital signature for verifying are provided from the service provider.

67. A system for requesting service of a service provider comprising:

a user terminal for providing to a service provider a service request requesting desired service and a digital signature created based on said service request to said service provider; and

a storage medium for storing said service request and said digital signature,

wherein when the user objects to a charge, in response to a charge collection notice from an accounting terminal, the user enables a sending of data stored in said storage medium to said accounting terminal.

68. The system according to claim 67, wherein said storage medium is connectable to said user terminal, and the user sends said data stored in said storage medium by submitting said storage medium.--

#### REMARKS

Claims 9 and 17-68 are now pending in this application. Claim 9 has been three times amended. Claims 1-8 and 10-16 have been cancelled without prejudice. Claims 17-68 have been added. It is respectfully submitted that such amendment and newly added claims are supported by the specification, claims, abstract of the